

Atty. Dkt. No. 049788-0102

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: Bruce BENT et al.

Title: SYSTEMS AND METHODS FOR  
PROVIDING LOAN  
MANAGEMENT FROM CASH  
OR DEFERRED INCOME  
ARRANGEMENTS

Appl. No.: 10/092,279

Filing Date: 03/06/2002

Examiner: Harish T. Dass

Art Unit: 3628

**REVOCATION OF PRIOR POWERS OF ATTORNEY BY ASSIGNEE**  
**APPOINTMENT OF NEW POWER OF ATTORNEY BY ASSIGNEE**  
**CHANGE OF CORRESPONDENCE ADDRESS**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Reserve Solutions, Inc. is the assignee of Application No. 10/092,279 filed March 6, 2002, and all continuing applications thereof, as evidenced by an Assignment recorded in the U.S. Patent and Trademark Office at reel/frame 013053/0129.

Reserve Solutions, Inc., through its duly-delegated representative, hereby revokes all prior Powers of Attorney submitted in this application, and hereby appoints the registered patent attorneys and patent agents associated with Customer Number:

**22428**

as its principal attorneys to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, to

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transact all business in the United States Patent and Trademark Office connected therewith, and to have full power of substitution, association, and revocation, including the power to revoke the power of attorney of any associate attorney.

Please direct all future correspondence concerning this application to:

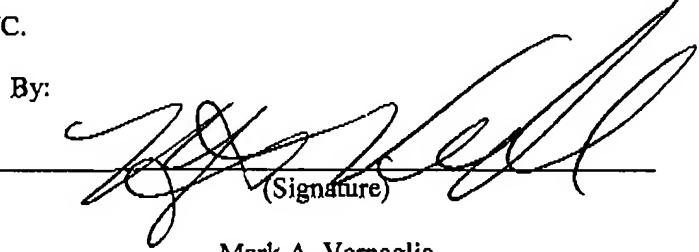
William T. Ellis  
FOLEY & LARDNER LLP  
Customer Number: 22428

Telephone: (202) 672-5485  
Facsimile: (202) 672-5399

Executed this 3 day of February, 2005

RESERVE SOLUTIONS, INC.

By:



(Signature)

Mark A. Vernaglia  
(Printed Name)

President  
(Title)